# **EXHIBIT 20**

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Page 1
            IN THE UNITED STATES BANKRUPTCY COURT
1
                 FOR THE DISTRICT OF DELAWARE
2
3
    IN RE:
                                   Chapter 11
                                   Case No. 00-03837 (JFK)
    OWENS-CORNING, ET AL.,
4
                                   Jointly Administered
5
                  Debtors.
6
7
8
       *************
9
                   VIDEOTAPED DEPOSITION OF
                       DR. GARY FRIEDMAN
10
                       DECEMBER 14, 2004
                           VOLUME 1
11
       **************
12
13
14
         ORAL DEPOSITION OF DR. GARY FRIEDMAN, produced as
15
    a witness at the instance of Credit Suisse First
16
    Boston, as Agent for the prepetition institutional
17
    lenders to the Debtor, and duly sworn, was taken in
18
    the above-styled and numbered cause on the 14th of
19
    December, 2004, from 8:40 AM to 5:00 PM, before
20
    Cinnamon Boyle, CSR in and for the State of Texas,
21
    reported by machine shorthand, at the offices of Weil,
22
    Gotshal & Manges, 700 Louisiana, Suite 1600, Houston,
23
    Texas, pursuant to the Federal Rules of Civil
24
     Procedure.
25
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|          |               |                                  | Page 3 |
|----------|---------------|----------------------------------|--------|
| 1        |               |                                  |        |
| 2        |               |                                  |        |
|          | ALSO PRESENT: | HORACIO X. SANTOS - VIDEOGRAPHER |        |
| 3        |               |                                  |        |
| 4        |               |                                  |        |
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| 25       |               |                                  |        |
|          |               |                                  |        |

- 1 A. Okay. Do you promise?
- That was my sense. It was not
- 3 necessarily a scientific measurement that I could
- 4 produce you a document for but that was my gestalt,
- 5 when I say compensable disease, I meant under the
- 6 strict terms under the NSP agreements. May not be the
- 7 tort system or some other setting but in the NSP
- 8 agreements, I think that that was a fairly accurate
- 9 overview based on the things you and I visited
- 10 together.
- 11 Q. So it's your view that some two-thirds of the
- 12 nonmalignant claims submitted under the NSP should not
- 13 have been paid?
- MS. HOGAN: Object to form.
- 15 Mischaracterizes testimony.
- MR. SWETT: Objection to form.
- Q. (BY MR. HICKERSON) Would you agree with that
- 18 statement?
- 19 A. The determination whether claims should be
- 20 paid or not was never in my purview. It's whether
- 21 they met medical criteria and should they be paid
- 22 based on what I viewed as medical criteria.
- Q. Taking that qualification, is it your opinion
- that two-thirds of the nonmalignant claims submitted
- 25 under the NSP did not meet medical criteria for

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Page 216
 1
     payment under the NSP agreement?
 2
                    MS. HOGAN:
                                Object to form.
 3
                    MR. SWETT:
                                Same objection.
 4
          Ά.
              Again, I think within the context of the
 5
     cases I reviewed prior to the preparation of this
     document, that was my view, yes, sir.
 6
 7
          Ο.
               (BY MR. HICKERSON) Okay.
 8
          Α.
              Based on medical criteria under the NSP
 9
     agreement.
10
          0.
              Yes.
                     Thank you. The next sentence it says,
11
     80 percent of the nonmalignant claims submitted would
     not qualify as impaired under the terms of the
12
     agreement. Was this the topic that you later did the
13
14
     report that we just went through in some detail?
15
          Α.
              The 1,691?
16
          0.
              Yes.
17
          Α.
              Yes, it is -- it was to focus on those -- on
     the impaired claims, yes, sir.
18
19
              And so the first sentence here is not limited
     to impaired claims; is that right? Your opinion that
20
21
     at least 66 percent of the nonmalignant claims
     submitted do not represent compensable disease.
22
23
                   MS. HOGAN:
                                Objection to form.
24
                   MR. SWETT:
                                Objection.
25
              That --
          Α.
```

- MR. HICKERSON: I will accept one
- 2 objection as being applicable to everyone preserving
- 3 objections for everyone.
- 4 MS. HOGAN: We can't talk to each other.
- 5 I don't know if he's going to object, so.
- 6 MR. HICKERSON: Once we've heard one,
- 7 it's good for everyone in the room.
- 8 MR. SWETT: Fair.
- 9 A. Again, this is prior to preparation of the
- 10 large study and the 66 percent would have been all
- 11 inclusive, impaired, unimpaired, et cetera. The other
- 12 number relates only to impaired. When I say the other
- 13 number, 80 percent only to impaired.
- Q. (BY MR. HICKERSON) Okay. And since you
- 15 didn't have -- you hadn't conducted the 1,691 study
- 16 yet when you wrote this?
- 17 A. That's correct.
- Q. What was your opinion that 80 percent of the
- 19 nonmalignant claims submitted would not qualify as
- impaired under the term of the agreements based upon?
- 21 A. It was based upon the three things I listed
- 22 here. My own experience as to what percent of
- 23 patients are impaired who actually have an
- 24 asbestos-related disease that might fulfill these
- 25 unique criteria for the NSP. Number two, litigation

25

## Page 236 They varied based upon the x-ray finding of the 1 claimant, and they were predicated upon the finding of 2. abnormal lung function testing. 3 Is it fair to say those were criteria 0. applicable as a matter of contract under the NSP as 5 distinct in criteria applicable in the tort system as 6 a matter of law? 7 It's my understanding that -- again, I'm not 8 a lawyer so when we talk about contract -- but it's my 9 understanding these were agreements that were reached 10 between the various -- each plaintiff firm and the 11 Owens-Corning within the NSP, so I would assume that 12 would be contractual, and certainly they are different 13 from the criteria that are customarily used when I 14 testify in a court of law, and we are using ATS 15 impairment criteria or American Medical Association 16 guideline to impairment. These criteria were unique 17 to the NSP. 18 Were they stricter than the ATS or tort 19 system criteria you experienced in the sense that the 20 NSP impairment criteria excluded more clients? 21 MR. HICKERSON: Object to the form of the 22 question. 23 They are stricter to the sense that --24 Α. several things. Number one is that the AMA guide to

- 1 impairment and the American Thoracic Society guide to
- 2 impairment, all other impairment guides only address
- 3 the issue of impairment, meaning how well do the lungs
- 4 function or do they function from -- or properly
- 5 stated, is there capacity in functioning capacity
- 6 below a certain normal value.
- 7 The NSP criteria goes that far and goes a
- 8 step farther and addresses the issue of causation
- 9 indirectly by disqualifying patients whose lung
- 10 impairment might be due to other causes such as
- 11 cigarette smoking because of the fact that an abnormal
- 12 lung test by itself doesn't make the diagnosis.
- And within the NSP, the Owens-Corning did
- 14 not want to be penalized and paying money for people
- whose lungs were injured from smoking, and so they put
- 16 certain other parameters that also had to be achieved
- into the agreement for each of the patients.
- 18 Q. And outside of the NSP, in your experience as
- 19 an expert testifying in litigation, did you often see
- 20 it happen that a claimant proceeding on the basis of a
- 21 diagnosis of asbestosis who was a smoker and who could
- 22 not have met the impairment criteria on the NSP on the
- 23 account of smoking would nonetheless be eligible in
- 24 the tort system?
- A. I've seen many cases where roughly 70 or 80

- 1 percent of insulators were smokers, a lot of blue
- 2 collar workers were smokers, and they -- that did not
- 3 preclude them from filing a claim in the tort system,
- 4 that's correct.
- 5 Q. Now, is it fair to say that pages 3 and 4 of
- 6 your report, which is Exhibit 6, set forth the general
- 7 summary of the criteria of the NSP as you understood
- 8 them? I should say the criteria for determining
- 9 nonmalignant impaired cases.
- 10 A. That's correct in the broadest sense. The
- 11 actual criteria would be contained in the Appendix A
- 12 and Appendix B, which is attached to my report.
- Q. Apart from the issue of smoking, can you
- 14 think of other ways in which the criteria generally
- 15 applicable under the NSP were more restrictive than
- 16 the criteria that would apply in the tort system in
- 17 the sense of ruling out more claims?
- MR. HICKERSON: Object to the form of the
- 19 question.
- 20 A. The -- in functional impairment within the
- 21 NSP also is predicated in part on patient age so there
- 22 was a sliding scale which would have been unique to
- 23 the NSP but different from the tort system as far as
- 24 how lung function had to correlate with age. Also,
- 25 the fact that the -- there were certain x-ray criteria

- 1 that were more stringent such as for pleural disease,
- 2 the NSP then would have been applicable in the tort
- 3 system.
- Q. (BY MR. SWETT) In the tort system, is a
- 5 claimant required to show a PFT revealing reduced lung
- 6 function in order to be eligible for compensation?
- 7 MR. HICKERSON: Object to the form of the
- 8 question.
- A. Could you repeat that for me, please?
- 10 Q. (BY MR. HICKERSON) In your experience in the
- 11 tort system is it a prerequisite for compensation that
- 12 a claimant for nonmalignant asbestos-related disease
- 13 present a pulmonary function test revealing reduced
- 14 lung function?
- MR. HICKERSON: Object to the form of the
- 16 question.
- 17 A. I think I understand your question.
- Q. (BY MR. SWETT) Okay.
- A. Let me repeat and see if this is what you
- 20 intend.
- 21 Q. Okay.
- A. I guess what you're asking is, in the
- 23 simplest term can a -- in the tort system can a person
- 24 file a claim for asbestosis or pleural disease either
- 25 without performing a PFT or without having an abnormal

## Page 240 PFT, would that --1 Not only file but receive compensation on 2 such a claim. 3 It could, yes. 4 Α. As a medical matter, is a pulmonary function 5 0. test revealing essential to a diagnosis of asbestosis? 6 It is certainly helpful in strengthening the 7 It is not essential. The 1986 American 8 diagnosis. Thoracic Society criteria document says that you can 9 have asbestosis without impairment, although certainly 10 it's an important piece of information but it's not 11 12 required to make the diagnosis. Doctor, in your experience in the tort 13 system, has it sometimes happened that you've 14 testified in behalf of a claimant alleging 15 nonmalignant asbestos disease, and specifically 16 asbestosis, based on an x-ray with an ILO reading of 1 17 over 0? 18 I have testified in cases that after a 19 Α. thorough evaluation, exclusion of more probable cause 20 that had a 1 over 0, I testified for the plaintiff, 21 that is correct. 22 And have many of those plaintiffs succeeded 23 24 in winning compensation? Yes, sir. 25 Α.

- Q. In many of those cases, did the defense
- 2 contest the presence of any disease?
- 3 A. Yes.
- Q. Do you draw a distinction in your own mind,
- 5 Dr. Friedman, between impairment on the one hand and
- 6 injury on the other?
- 7 A. I think that there is -- using the American
- 8 Medical Association guide to impairment and in other
- 9 formats that I've -- where I've worked -- done work
- 10 Texas workers' Comp or Texas Rehab Commission, I
- 11 believe there are distinctions between injury and
- 12 impairment, yes.
- O. How would you describe those distinctions?
- 14 A. I believe the definition of injury might be
- 15 an alteration of a bodily part or alteration in
- 16 function made by injury. Whereas impairment indicates
- 17 the loss of use or loss of function. So that injury
- 18 can be an anatomic diagnosis, but impairment is the
- 19 loss of function.
- Q. Do you also draw a distinction between
- 21 impairment on the one hand and disability on the
- 22 other?
- 23 A. Yes.
- O. What distinction is that?
- 25 A. Again, going to the American Medical

- 1 viewed as significant questions in my mind concerning
- 2 how their interpretations compare to the peer review
- 3 literature or to the other B Readers, which to me
- 4 raises some questions especially when combined with
- 5 the fact some of these individuals were also
- 6 identified later in the Gitlin study which at the time
- 7 was unknown to me.
- 8 Q. What was the total number of B Readers
- 9 involved in the 1,691 claims for which you reviewed
- 10 records?
- 11 A. I believe that the total number of B Readers,
- 12 pulmonologists, radiologists was approximately 48, so
- 13 I believe there were 43 doctors in addition to the
- 14 five who were identified.
- Q. With respect to those 43, you did not
- 16 identify any systemic problem; is that so?
- 17 A. Correct. To the contrary, they as a group --
- 18 there may be some individual variations. As a group
- 19 they seemed far more in keeping with what you expect
- 20 from the peer review literature and also were a very
- 21 useful barometer as they also had been hired by
- 22 plaintiff's counsel to demonstrate the difference
- 23 between the way their x-rays compared with the
- 24 literature and with these five of the more prolific
- 25 readers. So they were the other 90 percent of the

## Page 262 1 À. These are cases that predominantly have not 2 been filed. These are cases that are people who have 3 had an x-ray, might have had a positive x-ray reading by somebody but who have not been given a clinical 4 5 diagnosis of a disease and our experience is 85 percent of the time we have told plaintiff's law firms 6 7 they do not have a case or it may be that we're looking at the x-ray for the first time and tell them 8 it's negative. But we have literally tens of 9 10 thousands of cases that we have told plaintiff firms do not have a case based on our review of the x-rays, 11 12 our review of the patient. 13 Dr. Friedman, do you know -- do you know why Owens-Corning chose to send you certain claims NSP 14 claims for your review? 15 16 The answer -- the short answer to your question is no, I do not know. That was their choice. 17 18 My -- my quess is that the claims they sent me were largely problematic. They -- as you can see they kept 19 20 me very busy during the time I was working with them and I know whenever I would come up to Granville, they 21 would ahead of time pull cases that were problematic 22 and the cases that were sent to me were usually the 23 cases they had serious question on. As to how they 24 25 chose those or why, you'd have to ask internally.

- 1 O. I think you testified earlier that you
- 2 reviewed around 3,000, maybe somewhat higher NSP
- 3 claims for medical purposes?
- 4 A. That's correct.
- 5 Q. Do you have any idea how many total NSP cases
- 6 there were?
- 7 A. I do not know. I know that the first time I
- 8 ever talked to anybody about possibly going to become
- 9 involved with the NSP, the number 200, 215,000 is when
- 10 I asked them what the magnitude of the problem was. I
- 11 remember my response to that. I think that
- 12 Owens-Corning owed me for a new pair of underwear
- 13 because that that was a large number and that was
- 14 overwhelming.
- 15 Q. You didn't look at all 200,000?
- A. No, I said I only went up to 3 or 4,000 out
- 17 of that total.
- Q. So which is about little over one percent?
- 19 A. That's correct.
- 20 O. So the documents that Mr. Hickerson showed
- 21 you earlier today that dealt with prepetition
- 22 prebankruptcy reports on various NSP claims that you
- 23 reviewed, those reports and the conclusions you
- 24 reached in those reports apply to about one percent of
- 25 the total NSP claims?

## Page 264 1 MR. HICKERSON: I'll object to the form 2 of the question. (BY MS. HOGAN) You can go ahead and answer. 3 0. They applied to what I reviewed, whether they 4 can be extrapolated beyond that, I'm not going to say 5 6 yes or no because I have not looked at the universe of the claims so I don't know. I think that they are 7 fair representations of what we looked at. 8 9 Q. Of the one or one and a half percent of the claims you looked at. 10 Object to the form of the 11 MR. HICKERSON: question. 12 Plus the additional 1,961 claims in the 13 bankruptcy. I think that they accurately reflect what 14 we found there. Now, beyond that I would be 15 16 speculating. (BY MS. HOGAN) In Exhibit 101, this was a 17 Ο. 18 letter from Jeff -- from you to Jeffrey Martincic at Integrex about Odom and Elliott? 19 20 Ά. Yes. 21 Do you recall that? And you were asked a question I believe it was -- had to do with your 22 recommendation. One of your recommendations was that 23 an audit of the radiographs should be conducted, 24 25 Dr. Ballard's radiographs should be conducted. Do you